Certificate Number: 16339-PAE-DE-038473687

Bankruptcy Case Number: 19-14542



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 13, 2024, at 9:08 o'clock PM EDT, Megan Dawkins completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 13, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor